

### **AMENDMENTS TO THE SPECIFICATION:**

Please amend the Abstract as indicated below. An attached separate Abstract is attached to this paper.

### **ABSTRACT OF THE DISCLOSURE**

Methods, systems, and articles of manufacture for providing a reward incentive credit card product is disclosed. Customers may be offered a reward incentive credit card product form a credit card issuer that allows the customer to accumulate reward points based on payments received by the credit card issuer. ~~The reward points may be used to obtain consumer goods from the credit card issuer and/or third party vendors.~~ The credit card issuer may adjust the number of reward points associated with the customer's account based on determined criteria and parameters including the amount of payment received by the credit card issuer and the timeliness of the payment. Based on an aggregated number of reward points accumulated by the customer, ~~base don~~ based on his/her payment activities, the customer may be provided with an indication reflecting consumer goods, such as goods and/or services, that the customer is eligible to obtain using the accumulated reward points.

Attachment:            Replacement Abstract